Winslow, Evans & Crocker Registered Investment Advisor

is a Boston based S.E.C. Registered Investment Advisor whose Planning Group Members are independently credentialed Certified Financial Planner™ professionals. Winslow Planning Group Members are committed to helping individuals identify, pursue, and achieve their financial goals through independent fee-based advice.

Winslow Planning Group Members are also Winslow Investment Advisory Registered Representatives and understand that the quality of the client/advisor relationship is perhaps the most critical component in determining customer satisfaction. Client/advisor relationships are based on honesty, trust, service, and performance as well as ongoing communication.

Each professional of the Winslow Planning Group works closely with his or her individual clients, assisting them with the identification and organization of their financial resources while educating them on the wide variety of available services and investment options. Winslow Planning Group Members offer independent advice and can provide access to a wide variety of financial products, in an environment free of financial incentives for proprietary products.

Planning Group Members work hard to help ensure that clients have ultimate control of their financial lives by providing them the information and assistance required to make informed decisions. Simply said, decisions that are right for you are the right decisions.

Together with their affiliated companies, Winslow, Evans & Crocker, Inc. and Winslow, Evans & Crocker Life Agency, Inc., Planning Group Members have access to the platform and services necessary to help clients succeed.

To learn more about working with

the Winslow Planning Group, please call

(617)896-3500 or **1(800)556-8600.**

Winslow, Evans & Crocker, Inc.℠

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Winslow Planning Group

Our Process

Using a disciplined process, we work with you to build and implement a comprehensive strategy based upon your unique goals.

The Winslow Planning Group Members:

1) Clearly explain the services to be provided and the costs involved; and also work with you to determine how long the services will be needed

2) Discuss with you *all* of your financial needs and goals

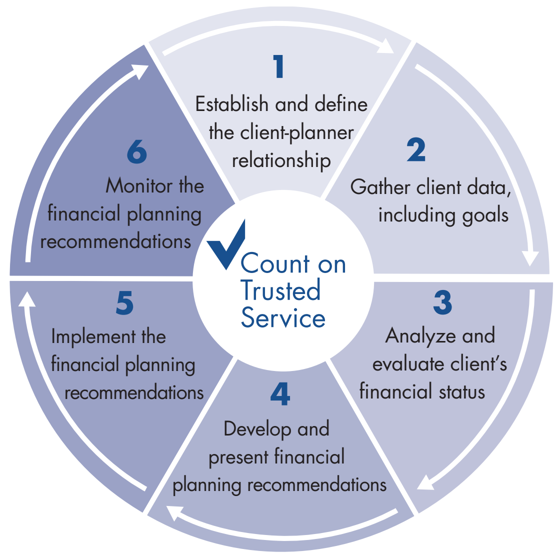
3) Carefully analyze all aspects of your current financial situation (i.e., assets, liabilities, cash flow, insurance, investments, and tax strategies)

4) Provide recommendations based upon the information you provide and discuss each recommendation in detail

5) Either carry out the agreed upon recommendations or serve as your advisor

6) Carefully monitor, or help you monitor, your progress

The Six Steps of the Financial Planning Process



What to Expect

At Winslow, Evans & Crocker, Inc., we are dedicated to understanding your needs and assisting you in achieving your financial goals by offering quality advice, investment products and management, and by providing superior service.

Winslow, Evans & Crocker, Inc. gives you access to financial planning services from independently credentialed Certified Financial Planning™ professionals.

With the freedom to offer objective financial guidance, we can concentrate on understanding your financial goals. Our advice is independent since we work in an environment free of financial incentives for proprietary products.

Our comprehensive and integrated approach and our focus on risk management help you more completely understand the issues and situations you face as well as the decisions you need to make.

Services

Winslow Planning Group Members also work closely with Winslow's Corporate Benefit Specialists who develop, market, and support corporate 401(k) plans, group health, disability, and life insurance plans.

Private Investor Services include:

- Discretionary portfolio management through Winslow Preferred Portfolios
- Individual nondiscretionary portfolio construction
- Personalized introduction to Private Investment Counsel through Winslow's sub-advisor program

Corporate Services include:

- Educating employees on the important components and benefits of successful 401(k) management
- Conducting educational enrollment and participant guidance seminars to help plan participants understand both the specifics of their company's offering and how to integrate their choices with their individual financial circumstances and goals
- Customized seminars, where appropriate, to address different demographic groups within company populations